

Information to identify the case:

Debtor 1	<u>Kim Waddy</u>	Social Security number or ITIN	xxx-xx-4016
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-20432-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kim Waddy
aka Kim Cherry

12/15/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kim Waddy
Debtor

Case No. 20-20432-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 15, 2023

Form ID: 3180W

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2023:

Recip ID	Recipient Name and Address
db	+ Kim Waddy, 310 Front Street, Delran, NJ 08075-1132
cr	+ Nissan Motor Acceptance Corporation, POB 340514, Tampa, FL 33694-0514
518953187	+ Health First Financial, LLC, PO Box 7887, Springfield, OR 97475-0034
518953188	+ HealthFirst Financial, LLC, PO Box 7887, Springfield, OR 97475-0034
518953189	+ Jefferson University Physician, Central Business Office, PO Box 40089, Philadelphia, PA 19106-0089
519019595	+ Larchmont Imaging, Attn Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
518953190	+ Larchmont Medical Imaging, 1295 Route 38 West, Hainesport, NJ 08036-2702
518953191	+ Lourdes Cadiology Services, PC, PO Box 824699, Philadelphia, PA 19182-4699
518953192	+ Lourdes Health System, PO Box 822112, Philadelphia, PA 19182-2112
518953193	+ Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
518953203	+ NJ Housing and Mortgage Finance Agency, HHF Closing Dept., 637 South Clinton Ave., Trenton, NJ 08611-1811
518953205	+ NJHMF, PO Box 18550, Trenton, NJ 08650-2085
518953207	+ Palmyra Ambulance Assoc., PO Box 213, Palmyra, NJ 08065-0213
518953208	+ Patient First, PO Box 758941, Baltimore, MD 21275-8941
518953210	+ Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Ste B, Mount Laurel, NJ 08054-2242
518953211	+ State of New Jersey, Office of the Attorney General, RJ Hughes Justice Complex, 25 Market St, Box 080, Trenton, NJ 08611-2148
518953214	+ United States Attorney General, 25 Market Street 8th Floor, West Wing, Trenton, NJ 08611-2148
518953217	+ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank Ia N, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 15 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 15 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	EDI: AISMIDFIRST	Dec 16 2023 01:42:00	MIDFIRST BANK, PO Box 26648, Oklahoma City, OK 73126-0648
518953181	+ Email/PDF: bncnotices@becket-lee.com	Dec 15 2023 21:09:27	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518953182	+ EDI: BANKAMER	Dec 16 2023 01:42:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518962849	+ EDI: BANKAMER2	Dec 16 2023 01:42:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518953183	+ EDI: CCS.COM		

District/off: 0312-1

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		Dec 16 2023 01:42:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2609
518953184	EDI: CITICORP	Dec 16 2023 01:42:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519108661	+ EDI: IRS.COM	Dec 16 2023 01:42:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
518953185	Email/Text: rj@ffcc.com	Dec 15 2023 20:51:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
519001923	+ EDI: AISMIDFIRST	Dec 16 2023 01:42:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
518953194	+ EDI: NAVIENTFKASMSERV.COM	Dec 16 2023 01:42:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518961155	+ Email/Text: ECMCBKNotices@ecmc.org	Dec 15 2023 20:52:00	Navient Solutions, LLC on behalf of, Educational Credit Management, Corporation, PO BOX 16408, St. Paul, MN 55116-0408
518953202	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 15 2023 20:51:00	Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518953209	+ Email/Text: bankruptcy@rubinrothman.com	Dec 15 2023 20:51:00	Rubin & Rothman, LLC, 1787 Veterans Memorial Hwy, Islandia, NY 11749-1500
518953212	+ EDI: SYNC	Dec 16 2023 01:42:00	Syncb/care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518965131	Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Dec 15 2023 20:58:40	US Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
518953215	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Dec 15 2023 20:58:40	US Dept of Housing & Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
518953213	^ MEBN	Dec 15 2023 20:52:40	United States Attorney General, 950 Pennsylvania Avenue NW, Washington, DC 20530-0001
518965097	+ EDI: WFFC2	Dec 16 2023 01:42:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
519794982	+ EDI: WFFC2	Dec 16 2023 01:42:00	Wells Fargo N.A. Personal Lending, P.O. Box 564300, Charlotte, NC 28256-4300
TOTAL: 21			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518953186	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5630, address filed with court., First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
518953204	*+	NJ Housing and Mortgage Finance Agency, HHF Closing Dept., 637 South Clinton Ave., Trenton, NJ 08611-1811
518953206	*+	NJHMFA, PO Box 18550, Trenton, NJ 08650-2085
518953195	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953196	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953197	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953198	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953199	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953200	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953201	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953216	*+	US Dept of Housing & Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
518953180	##+	Admirals Bank, 200 Clarendon St Fl 22, Boston, MA 02116-5051

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TOTAL: 0 Undeliverable, 11 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Brian C. Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor Kim Waddy ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7